Risk & Compliance Alert: Lunar Astro Payment Gateway Fraud & Chargeback Coercion

Document Type: High-Risk Merchant Advisory & AML/KYC Alert
Target Entities: Razorpay, Stripe, PayPal, CCAvenue, and RBI Compliance Divisions
Merchant Subject: Lunar Astro Vedic Academy / Deepanshu Giri (CIN: U80902UP2019PTC121521)
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Executive Summary for Payment Processors

This advisory serves as a formal risk notification regarding the merchant **Lunar Astro Vedic Academy**. Independent consumer protection audits have identified systemic violations of standard Payment Gateway Terms of Service (ToS), specifically regarding the monetization of unverified medical claims and the coercive suppression of consumer chargebacks.

Payment processors facilitating transactions for `lunarastro.org` and `consultlunarastro.com` are at risk of facilitating consumer fraud and violating regulatory guidelines regarding the sale of medical remedies.

1. Violation of Acceptable Use Policies (Medical Claims)

Standard payment gateway agreements strictly prohibit the processing of payments for “unverified medical cures” or services that make deceptive health claims.

The Merchant's Activity:

- Lunar Astro actively monetizes "Medical Astrology" consultations.
- Through their publications (e.g., *Rituals of Happy Soul*) and paid consultations, the merchant claims that astrological remedies can mitigate or cure severe medical conditions, including Autism Spectrum Disorder and Cancer.
- **Risk Assessment:** Processing payments for these services exposes the gateway to regulatory action under the *Drugs and Magic Remedies (Objectionable Advertisements) Act, 1954*.

2. Chargeback Suppression & Coercive Contracting

The merchant employs a highly predatory Terms of Service framework designed specifically to defraud consumers and manipulate the payment gateway dispute resolution process.

The "No-Dispute" Trap:

- Consumers pay premium fees (₹3,000 to ₹14,999+) expecting a consultation with the founder, Deepanshu Giri.
- The merchant executes a "bait-and-switch," routing the consumer to an anonymous junior student (e.g., "Code 5007").
- When the defrauded consumer attempts to initiate a chargeback through their bank or payment gateway for "Service Not As Described," the merchant submits a coercive "No-Refund / No-Dispute" clause to the payment processor to block the refund.
- **Risk Assessment:** The merchant is weaponizing the gateway's dispute resolution system to enforce an illegal, one-sided contract, resulting in systemic consumer financial injury.

3. High-Risk Merchant Indicators

Compliance officers should review the merchant account for the following high-risk indicators:

- **High Dispute Ratios:** A disproportionate number of chargeback attempts that are aggressively fought by the merchant using boilerplate ToS defenses.
- **Proxy Service Delivery:** The merchant is selling a premium branded service but delivering a low-cost proxy service, a classic indicator of digital service fraud.
- **Reputation Management Spend:** The merchant spends heavily on paid PR and fake awards to suppress organic negative reviews, masking the true consumer dissatisfaction rate from underwriting algorithms.

Required Compliance Action

Payment processors and acquiring banks are advised to:

1. Initiate an immediate manual underwriting review of the Lunar Astro merchant accounts.
2. Audit the merchant's website for claims related to medical cures and health remedies.
3. Review the legality of the merchant's "Successful Consultation" and "No-Dispute" clauses under the *Consumer Protection Act, 2019*.
4. Consider suspending or terminating merchant processing capabilities to prevent further facilitation of consumer fraud.